

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Johnny J. Felder, Jr.
DebtorCase No. 13-12368-amc
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 14

Date Rcvd: Jun 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2018.

db +Johnny J. Felder, Jr., 2245 Glenview Street, Philadelphia, PA 19149-2403
 13132176 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 14100342 +Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
 13998943 +Wilmington Savings Fund Society, FSB, Carrington Mortgage Services, LLC,
 1600 South Douglass Road, Anaheim, CA 92806-5948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 23 2018 01:52:35 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 23 2018 01:52:09
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 23 2018 01:52:23 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13064744 EDI: AIS.COM Jun 23 2018 05:53:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13086326 E-mail/Text: megan.harper@phila.gov Jun 23 2018 01:52:35
 City of Philadelphia Law Department, Tax Unit - Bankruptcy, Municipal Services Building,
 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
 13081076 +E-mail/Text: bankruptcy@cavps.com Jun 23 2018 01:52:20 Cavalry Portfolio Services,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
 12998805 +EDI: CIAC.COM Jun 23 2018 05:53:00 CitiMortgage, PO Box 9438,
 Gaithersburg, MD 20898-9438
 13075474 EDI: JEFFERSONCAP.COM Jun 23 2018 05:53:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-
 13002961 +E-mail/Text: bankruptcy@philapark.org Jun 23 2018 01:52:45 Philadelphia Parking Authority,
 3101 Market Street - 2nd floor, Philadelphia, PA 19104-2806
 13003306 +EDI: DRIV.COM Jun 23 2018 05:53:00 Santander Consumer USA, Po Box 560284,
 Dallas, TX 75356-0284

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13000353

James D. Moran

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 24, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2018 at the address(es) listed below:

JAMES D. MORAN on behalf of Debtor Johnny J. Felder, Jr. jamesdmoran@hotmail.com
 JEROME B. BLANK on behalf of Creditor Planet Home Lending, LLC paeb@fedphe.com
 KARROLLANNE CAYCE on behalf of Creditor PennyMac Loan Services, LLC ecfmail@aldridgepite.com,
 kcayce@ecf.inforuptcy.com
 KEVIN G. MCDONALD on behalf of Creditor Wilmington Savings Fund Society, FSB, as trustee of
 Stanwich Mortgage Loan Trust A bkgroup@kmlawgroup.com
 LESLIE J. RASE on behalf of Creditor PennyMac Loan Services, LLC pabk@logs.com,
 lerase@logs.com
 MARIO J. HANYON on behalf of Creditor PNMAC MORTGAGE INVESTMENT TRUST HOLDINGS I, LLC
 paeb@fedphe.com
 REBECCA ANN SOLARZ on behalf of Creditor Wilmington Savings Fund Society, FSB, as trustee of
 Stanwich Mortgage Loan Trust A bkgroup@kmlawgroup.com
 THOMAS YOUNG.HAE SONG on behalf of Creditor Pennymac Holdings LLC paeb@fedphe.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1 Johnny J. Felder Jr.
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **13-12368-amc**

Social Security number or ITIN **xxx-xx-1877**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Johnny J. Felder Jr.

6/21/18

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.